1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Riken S. Patel

Serial No.:

10/694,518

Filing Date:

October 27, 2003

Group Art Unit:

2192

Confirmation No.

1895

Examiner:

Andrew Y. Chou

Title:

Transaction Processing Architecture

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Response Pursuant to 37 C.F.R. §1.111

In response to the Office Action dated November 2, 2007, Applicant respectfully requests the Examiner to reconsider the rejections of the claims in view of the following remarks.